

Hearing Date:
Hearing Time:
Location: 219 S. Dearborn St., Courtroom
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
CANDELARIO, CESAR V	§	Case No. 09-11282
CANDELARIO, VICTORIA E	§	Hon. Eugene R. Wedoff
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter 7 of the United States Bankruptcy Code on 03/31/2009 . The undersigned trustee was appointed on 05/27/2009 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 30,000.88

Funds were disbursed in the following amounts:

Administrative expenses	248.00
Payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Payments to the debtor	4,720.00
Leaving a balance on hand of ¹	\$ 25,032.88

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 10/26/2009 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,278.09 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,278.09 , for a total compensation of \$ 3,278.09 . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 30.70 , for total expenses of \$ 30.70 .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/18/2009

By: /s/ Joseph A. Baldi, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1

Exhibit A

Case No: 09-11282 ERW Judge: Eugene R. Wedoff

Trustee Name: Joseph A. Baldi, Trustee

Case Name: CANDELARIO, CESAR V
CANDELARIO, VICTORIA E

Date Filed (f) or Converted (c): 03/31/09 (f)

341(a) Meeting Date: 05/15/09

For Period Ending: 11/18/09

Claims Bar Date: 10/26/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA-554(a) Abandon DA-554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property - Debtors' Residence 4551 S. Keating Ave Chicago, IL 60632	240,000.00	0.00		0.00	FA
2. Cash On Hand	50.00	0.00		0.00	FA
3. Checking, Savings Accounts Chase Bank - Checking	500.00	0.00		0.00	FA
4. Checking, Savings Accounts TCF Bank - Checking Account	2,000.00	0.00		0.00	FA
5. Checking, Savings Accounts FOP Credit Union - Checking Account	30.00	30.00		0.00	FA
6. Household Goods and Furnishings Usual Complement of Household Goods	700.00	0.00		0.00	FA
7. Wearing Apparel Usual Complement of Men's Clothing	350.00	0.00		0.00	FA
8. Wearing Apparel Usual Complement of Women's Clothing	350.00	0.00		0.00	FA
9. Interests-IRA, ERISA, KEOGH, & etc	5,000.00	0.00		0.00	FA
10. Other Contingent Unliquidated Claim Claimant in Class Action Suit Against Citicorp Arising out of Mortgage, pursuant to Court order, Trustee sold estate's interest in class action	Unknown	25,280.00		30,000.00	FA
11. Automobiles and Other Vehicles 1993 Toyota Camry	1,000.00	0.00		0.00	FA
12. Automobiles and Other Vehicles '06 Toyota Highlander	20,000.00	0.00		0.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	N/A		0.88	Unknown

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 09-11282 ERW Judge: Eugene R. Wedoff
Case Name: CANDELARIO, CESAR V
CANDELARIO, VICTORIA E

Trustee Name: Joseph A. Baldi, Trustee
Date Filed (f) or Converted (c): 03/31/09 (f)
341(a) Meeting Date: 05/15/09
Claims Bar Date: 10/26/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA-554(a) Abandon DA-554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$269,980.00	\$25,310.00		\$30,000.88	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Hired attorneys to liquidate claim in class action law suit; Obtained court authority to sell estate's interest; bar date expired 10/26/09

Initial Projected Date of Final Report (TFR): / / Current Projected Date of Final Report (TFR): / /

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1
Exhibit B

Case No: 09-11282 -ERW
Case Name: CANDELARIO, CESAR V
CANDELARIO, VICTORIA E
Taxpayer ID No: *****0875
For Period Ending: 11/18/09

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6189 Money Market Account (Interest Earn

Blanket Bond (per case limit) \$ 5,000,000.00
Separate Bond (if applicable)

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/17/09	10	Citi BusinessPayment Services 3800 Citibank Center Drive G-3-4 Tampa FL 33610	BALANCE FORWARD Sale Class Action rights	1129-000	30,000.00		0.00 30,000.00
09/17/09		Transfer to Acct #*****6202	Bank Funds Transfer Transfer to pay Debtors' exemption in class action law suit proceeds. ecbSeptember 17, 2009, 03:32 pm	9999-000		4,720.00	25,280.00
09/30/09	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.24		25,280.24
10/15/09		Transfer to Acct #*****6202	Bank Funds Transfer	9999-000		248.00	25,032.24
10/30/09	13	Bank of America, N.A.	Transfer funds to pay estate income taxes ecb Interest Rate 0.030	1270-000	0.64		25,032.88

Account *****6189	Balance Forward	0.00			
1	Deposits	30,000.00	0	Checks	0.00
2	Interest Postings	0.88	0	Adjustments Out	0.00
			2	Transfers Out	4,968.00
	Subtotal	\$ 30,000.88		Total	\$ 4,968.00
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 30,000.88			

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 2
Exhibit B

Case No 09-11282 -ERW
Case Name: CANDELARIO, CESAR V
CANDELARIO, VICTORIA E
Taxpayer ID No. *****0875
For Period Ending: 11/18/09

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD # *****6202 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/17/09		Transfer from Acct #*****6189	BALANCE FORWARD Bank Funds Transfer	9999-000	4,720.00		0.00 4,720.00
09/17/09	002001	Cesar and Victoria Candelario 4551 S. Keating Chicago IL 60632	Transfer to pay Debtors' exemption in class action law suit proceeds. ecbSeptember 17, 2009, 03:32 pm Debtors' exemption in proceeds of sale of class action lawsuit	8100-002		4,720.00	0.00
10/15/09		Transfer from Acct #*****6189	Bank Funds Transfer	9999-000	248.00		248.00
10/15/09	002002	ILLINOIS DEPT. OF REVENUE P.O. BOX 19009 SPRINGFIELD, IL 62794-9009	Transfer funds to pay estate income taxes. ecb 2009 IL 1041 27-6257787	2820-000		124.00	124.00
10/15/09	002003	ILLINOIS DEPT. OF REVENUE P.O. BOX 19009 SPRINGFIELD, IL 62794-9009	2009 IL 1041 54-6900875	2820-000		124.00	0.00

Account *****6202	Balance Forward	0.00			
0	Deposits	0.00	3	Checks	4,968.00
0	Interest Postings	0.00	0	Adjustments Out	0.00
			0	Transfers Out	0.00
	Subtotal	\$ 0.00		Total	\$ 4,968.00
0	Adjustments In	0.00			
2	Transfers In	4,968.00			
	Total	\$ 4,968.00			

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 09-11282 -ERW
Case Name: CANDELARIO, CESAR V
CANDELARIO, VICTORIA E
Taxpayer ID No: *****0875
For Period Ending: 11/18/09

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6202 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Report Totals		Balance Forward	0.00				
1	Deposits	30,000.00		3	Checks	4,968.00	
2	Interest Postings	0.88		0	Adjustments Out	0.00	
				2	Transfers Out	4,968.00	
	Subtotal	\$ 30,000.88			Total	\$ 9,936.00	
0	Adjustments In	0.00					
2	Transfers In	4,968.00					
	Total	\$ 34,968.88			Net Total Balance	\$ 25,032.88	

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-11282

Case Name: CANDELARIO, CESAR V

CANDELARIO, VICTORIA E

Trustee Name: Joseph A. Baldi, Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: Joseph A. Baldi, Trustee</u>	\$ 3,278.09	\$ 30.70
<u>Attorney for trustee: Joseph A. Baldi & Associates, P.C.</u>	\$ 10,158.00	\$ 0.00
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant: Popowcer Katten, Ltd</u>	\$ 1,053.50	\$ 0.00
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i>	\$	\$
<i>Attorney for:</i>	\$	\$
<i>Accountant for:</i>	\$	\$
<i>Appraiser for:</i>	\$	\$
<i>Other:</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,591.27 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Rec. Mgmt. Syst. for HSBC</i>		
<u>000001</u>	<u>Card</u>	\$ <u>1,679.54</u>	\$ <u>1,679.54</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Rec. Mgmt. Serv. for HSBC</i>		
<u>000002</u>	<u>Nevada</u>	<u>\$ 1,033.17</u>	<u>\$ 1,033.17</u>
	<i>Rec. Mgmt. Syst. for</i>		
<u>000003</u>	<u>HSBC/Orchard Bank</u>	<u>\$ 1,390.05</u>	<u>\$ 1,390.05</u>
<u>000004</u>	<u>Law Offices Of Harry S Field</u>	<u>\$ 536.00</u>	<u>\$ 536.00</u>
<u>000005</u>	<u>Rec. Mgmt. Syst. for GEMB</u>	<u>\$ 952.51</u>	<u>\$ 952.51</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 5,151.56 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 95.5 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000006</u>	<u>CitiFinancial Services Inc.</u>	<u>\$ 5,151.56</u>	<u>\$ 4,921.32</u>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

Bank of America



CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 4429236202
01 01 148 06 M0000 E# 1
Last Statement: 09/30/2009
This Statement: 10/30/2009

ESTATE OF
CANDELARIO, CESAR V, DEBTOR
CANDELARIO, VICTORIA E, DEBTOR
JOSEPH BALDI - TRUSTEE
09-11282
C/O GLOBAL GOVERNMENT BANKING
***** TX1-492-08-16 *****

Customer Service
1-877-757-8233

Page 1 of 2

Bankruptcy Case Number: 0911282

You must not use your account for illegal transactions, for example those prohibited by the Unlawful Internet Gambling Enforcement Act 31 U.S.C. Section 5361 et. seq.

SPECIAL MARKETS CHECKING ACCOUNT

Account Summary Information

Statement Period	10/01/2009 - 10/30/2009	Statement Beginning Balance	4,720.00
Number of Deposits/Credits	1	Amount of Deposits/Credits	248.00
Number of Checks	1	Amount of Checks	4,720.00
Number of Other Debits	0	Amount of Other Debits	.00
		Statement Ending Balance	248.00
Number of Enclosures	1	Service Charge	.00

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
10/15		248.00	04429236189->04429236202	09925000057

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
2001	4,720.00	10/01	5992036281				

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
09/30	4,720.00	4,720.00	10/15	248.00	248.00
10/01	.00	.00	10/30	248.00	248.00

Bank of America



CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 4429236189
01 01 148 06 M0000 E# 0
Last Statement: 09/30/2009
This Statement: 10/30/2009

ESTATE OF
CANDELARIO, CESAR V, DEBTOR
CANDELARIO, VICTORIA E, DEBTOR
JOSEPH BALDI - TRUSTEE
09-11282
C/O GLOBAL GOVERNMENT BANKING
***** TX1-492-08-16 *****

Customer Service
1-877-757-8233

Page 1 of 2

Bankruptcy Case Number: 0911282

You must not use your account for illegal transactions, for example those prohibited by the Unlawful Internet Gambling Enforcement Act 31 U.S.C.

Section 5361 et. seq.

A new field has been added under the 'Daily Balance' section of your statement. The 'Rate' field displays the interest rate applied to your balances on a given day. Please contact your bank representative with any questions.

SPECIAL MARKETS MMS INVESTMENT ACCOUNT

Account Summary Information

Statement Period 10/01/2009 - 10/30/2009	Statement Beginning Balance	25,280.24
Number of Deposits/Credits 1	Amount of Deposits/Credits	.64
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 1	Amount of Other Debits	248.00
	Statement Ending Balance	25,032.88

Number of Enclosures 0	Service Charge	.00
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Interest Information

Amount of Interest Paid .64	Interest Paid Year-to-Date	.88
Annual Percentage Yield Earned .03%		

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
10/30		.64	INTEREST PAID ON 31 DAYS AVERAGE COLLECTED BALANCE OF \$25,144.24	09840009315

Withdrawals and Debits

Other Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
10/15		248.00	04429236189->04429236202	09925000058

Daily Balances

Date	Ledger Balance	Collected Balance	Rate	Date	Ledger Balance	Collected Balance	Rate
09/30	25,280.24	25,280.24	.030	10/30	25,032.88	25,032.88	.030
10/15	25,032.24	25,032.24	.030				

**This is a LEGAL COPY of your
check. You can use it the same
way you would use the original
check**

Debtors' exemption in proceeds of sale of class action lawsuit

Joseph A. Baldi, Trustee
19 South LaSalle Street.
Suite 1500
Chicago, IL 60603

BANK OF AMERICA, N.A.

CHECK NUMBER
2001

CUSTOMER CONNECTION
32 LINES TX

DATE
09/17/09

AMOUNT

*****4,720.00

1934332

PAY TO THE ORDER OF

Cesar and Victoria Candelario
4551 S. Keating
Chicago IL 60632

CASE NUMBER	ESTATE OF
09-11282 ERW	Debtor: CANDELARIO, CESAR V Joint Debtor: CANDELARIO, VICTORIA E

Four Thousand Seven Hundred Twenty Dollars And 00/100

RECEIVED/TRUSTEE/DEBTOR IN POSSESSION/ASSIGNEE
THIS CHECK VOID AFTER 90 DAYS

000200 1: 1110000 12: 14.29236 20 2

1100 200 111 41110000 121

11442923620211000047200011

L. EDWARDS, JR. (M.D.)
 12/1/89
 for deposit over
 \$2418.00
 12/1/89

THE NATIONAL ARCHIVES COLLEGE PARK, MARYLAND 20740-6001

Please let us protect you and deliver Print Impressions line on credit and mail us Dry Net Design® on back if we seem • C&N Cash

2025 2:35:43 PM 333 0000001 SMA13 DC051 464565802 85

US DATE 10/01/69
003 F C 142 OF